

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **10/695,946** Confirmation No.: 6253  
Filed : October 30, 2003  
Applicant : Ganesan  
Title : Making Cashless Purchases Without  
Identifying the Purchaser's Payment Account  
  
TC/AU : 3694  
Examiner : Matthew C. Osborne  
  
Docket No. : 23952-0061  
Customer No. : 29052

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Final Office Action mailed May 11, 2007, Applicant submits the following amendments and remarks. In light of these amendments and remarks, Applicant respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 11 of this paper.